

In re:  
William Vincent Conrad  
Meredith Haleen Conrad  
Debtors

Case No. 24-14564-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 12, 2025

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William Vincent Conrad, Meredith Haleen Conrad, 32 Park Road, Reading, PA 19609-1756
14962859	+ CMG Financial, Attn: Bankruptcy, 3160 Crow Canyon Rd, Ste 400, San Ramon, CA 94583-1382
14964037	+ CMG Mortgage, Inc., Denise Carlon, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14981251	+ PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 12614, Norfolk, VA 23541-0614
14973632	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
14962873	+ Tongo, 401 Park Avenue, New York, NY 10016-8808
14963681	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14962855	+ Email/Text: bnc-capio@quantum3group.com	Jun 13 2025 00:24:00	AssetCare, Attn: Bankruptcy, 3400 Texoma Parkway, Suite 300, Sherman, TX 75090-1916
14981228	Email/Text: BKelectronicnotices@cenlar.com	Jun 13 2025 00:24:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
14963818	^ MEBN	Jun 13 2025 00:19:10	CMG Mortgage, Inc., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14962856	+ Email/Text: bnc-capio@quantum3group.com	Jun 13 2025 00:24:00	Capio Partners, LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14962857	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:41:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14962858	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 13 2025 00:30:14	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14963623	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:30:21	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14963778	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:30:54	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14977401	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:30:31	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14977704	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 00:29:37	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston TX 77210-4360
14964985	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:42:50	Capital One N.A. by AIS InfoSource LP as agent, PO Box 71083, Charlotte NC 28272-1083

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14964405	+ Email/PDF: ebn_ais@aisinfo.com	Jun 13 2025 00:41:44	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14962860	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 13 2025 00:24:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14973328	+ Email/Text: mrdiscen@discover.com	Jun 13 2025 00:23:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
14962861	+ Email/Text: mrdiscen@discover.com	Jun 13 2025 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14962862	Email/Text: operations@empower.me	Jun 13 2025 00:24:00	Empower Cash Advance, Attn: Bankruptcy, 660 York St Ste 102, San Francisco, CA 94110
14970005	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 13 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14962863	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 00:42:04	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
14966105	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:29:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14962864	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:30:19	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14962866	Email/Text: EBN@Mohela.com	Jun 13 2025 00:24:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14962867	Email/Text: EBN@Mohela.com	Jun 13 2025 00:24:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14969336	Email/Text: EBN@Mohela.com	Jun 13 2025 00:24:00	US Department of Education/MOHELA, 633 Spirit Drive, 633 Spirit Drive, Chesterfield, MO 63005
14980512	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14962865	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14968919	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:31:02	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14962868	+ Email/PDF: cbp@omf.com	Jun 13 2025 00:30:42	Onemain, Po Box 1010, Evansville, IN 47706-1010
14980964	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:30:52	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 12914, Norfolk, VA 23541
14962869	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:29:26	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14980643	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:41:56	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14972118	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:24:00	Quantum3 Group LLC, PO Box 2489, Kirkland, WA 98083-2489
14971927	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:24:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14983717	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:24:00	Quantum3 Group LLC as agent for CF Medical LLC, PO Box 2489, Kirkland, WA 98083-2489
14979563	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:29:38	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14973908	Email/Text: bncmail@w-legal.com	Jun 13 2025 00:24:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., P.O.

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14973648	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 00:24:00	BOX 93024, LAS VEGAS, NV 89193-3024 Scolopax, LLC, C/O Weinstein & Riley, P.S., 749 GATEWAY, SUITE G-601, ABILENE, TX 79602-1196
14962870	^ MEBN	Jun 13 2025 00:19:34	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024-4109
14962871	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:29:17	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14974564	Email/Text: bncmail@w-legal.com	Jun 13 2025 00:24:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
14962872	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 00:24:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14962874	+ Email/Text: legal@tuckerabin.com	Jun 13 2025 00:24:00	Tucker Albin & Associates, Inc., 1702 Collins Blvd, Suite 100, Richardson, TX 75080-3662
14963497	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 13 2025 00:41:48	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14969446	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 13 2025 00:24:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14969881	^ MEBN	Jun 13 2025 00:19:38	US Department of Education/MOHELA, PO Box 790453, St Louis, MO 63179-0453
TOTAL: 44			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14970006	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14980860	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor CMG Mortgage Inc. bkgroup@kmlawgroup.com

JOHN ERIC KISHBAUGH, I

on behalf of Creditor CMG Mortgage Inc. ekishbaugh@kmlawgroup.com

JOSEPH L QUINN

on behalf of Joint Debtor Meredith Haleen Conrad CourtNotices@rqplaw.com

JOSEPH L QUINN

on behalf of Debtor William Vincent Conrad CourtNotices@rqplaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
William Vincent Conrad	)	Case No. 24-14564-pmm
	)	
	)	
Meredith Haleen Conrad	)	Chapter: 13
fka Meredith Haleen Specht	)	
Debtor(s).	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 12, 2025

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court